AMENDMENTS TO THE CLAIMS

The listing of claims will replace all prior versions and listings of claims in the application.

1-17.   (Canceled)

18.   (Currently Amended) A method of processing a gift certificate within a credit card account ~~issued by a financial institution~~, the method comprising:

receiving, by a computer system of a ~~the~~ financial institution, a request for registering a gift certificate in a pre-existing credit card account having a credit card use limit, wherein at least one credit card is associated with the credit card account and is usable in transactions with a plurality of honoring merchants that are to honor the at least one credit card; ~~such that a monetary value of the gift certificate is established as a gift certificate use limit within the pre-existing credit card account;~~

subsequent to receiving the request, establishing, ~~by the computer system,~~ a gift certificate use limit in an amount of the monetary value within the credit card account such that the credit card account has a total available credit card use limit that is greater than the credit card use limit;

receiving a plurality of requests for approving a plurality of transactions with a subset of the plurality of honoring merchants using the at least one credit card; ~~associated with the credit card account,~~

approving each of the plurality of transactions using based on the total available credit card use limit rather than the credit card use limit, the plurality of transactions totaling a total transaction amount; and

subsequent to approving ~~at least some of~~ the plurality of transactions, computing~~, by the computer system,~~ a total charge amount to be charged to an owner of the credit card account for the plurality of transactions, wherein the total charge amount is computed as smaller than the total transaction amount by ~~based on~~ applying at least some of the gift certificate use limit ~~to charges associated with one or more transactions approved for the credit card account.~~

19.   (Canceled)

20.   (Currently Amended) The method of Claim 18, wherein computing the total charge amount comprises deducting up to the ~~full~~ monetary value of the gift certificate first.

21.   (Previously Presented) The method of Claim 18, wherein the total charge amount for the plurality of transactions is the total transaction amount less the monetary value when the total transaction amount is greater than the monetary value of the gift certificate.

22.   (Previously Presented) The method of Claim 21, further comprising:

subsequent to computing the total charge amount, resetting, by the computer system, the gift certificate use limit to zero within the credit card account.

23.   (Previously Presented) The method of Claim 18, wherein the total charge amount for the plurality of transactions is zero when the total transaction amount is smaller than the monetary value.

24.   (Previously Presented) The method of Claim 23, further comprising:

subsequent to computing the total charge amount, updating the gift certificate use limit to a residual amount that is the monetary value less the total transaction amount.

25.   (Currently Amended) The method of Claim 24, further comprising:

receiving, by the computer system, a request for funding of the residual amount; and

funding the residual amount to the ~~an~~ owner of the credit card account.

26.   (Previously Presented) The method of Claim 18, further computing:

generating, by the computer system, a credit card account statement, which charges to the owner the total charge amount for the plurality of transactions and informs the owner that the total charge amount is smaller than the total transaction amount based on use of the monetary value from the gift certificate.

27.   (Previously Presented) The method of Claim 18, wherein the credit card account has a predetermined credit limit and wherein transactions that result in charges exceeding the predetermined credit limit are approved by the computer system up to an amount that is less than or equal to the monetary value of the gift certificate.

28.   (Previously Presented) The method of Claim 27, wherein the predetermined credit limit is equal to or higher than zero.

29.   (Previously Presented) The method of Claim 18, wherein the plurality of transactions comprises a first transaction in a first amount and wherein the method further comprises:

sending, by the computer system, to a point of sale of the first transaction, information to be indicated on a first receipt of the first transaction that the first amount is covered by the gift certificate use limit.

30.   (Previously Presented) The method of Claim 18, wherein the request comprises information identifying the gift certificate and wherein the method further comprises verifying that the gift certificate is valid.

31.   (Previously Presented) The method of Claim 30, wherein verifying comprises communicating with a gift certificate database separate from the computer system.

32.   (Canceled)

33.   (Canceled)

34.   (Canceled)

35.   (Canceled)

36.   (Canceled)

37.   (Canceled)

38.   (Canceled)

39.   (Canceled)

40.   (Canceled)

41.   (Currently Amended) The method of Claim 18, further comprising:

subsequent to using at least part of the gift certificate use limit, by the computer system, increasing the gift certificate use limit upon request from the an owner of the credit card account.

42.   (Previously Presented) The method of Claim 18, wherein the computed total charge amount is the total transaction amount less the at least some of the gift certificate use limit.